

## 7.0 HOUSING

The 2000 Census documented 39,468 year-round housing units in the City of Lowell. Of these, 1,581 or 4.0 percent were vacant. 43% of Lowell's housing units are owner-occupied. The majority of owner occupied housing occurs in the higher income, low minority Census Tracts. A majority of the rental occupied homes are found in the lower income high minority concentrated Census Tracts. The factors common to the areas with low homeownership rate are:

- Lack of single-family and small multi-family (1-4 units) structures
- Concentration of larger multi-family (5-150 units) structures
- Concentration of subsidized housing
- The high concentration of Business, Industrial and multi-family zoning districts

**Table 7-1**  
**Census 2000 City of Lowell Housing Data**

TRACT	Neighborhood	POP	Housing Units	Occupied Units	Household Size	Vacancy %	Rent. Vac. %
3101	Downtown	3,881	2,025	1,930	2.01	4.7%	3.5%
3102	Christian Hill	6,070	2,288	2,194	2.77	4.1%	3.4%
3103	Centralville	6,157	2,414	2,329	2.64	3.5%	3.1%
3104	Centralville	3,581	1,209	1,157	3.10	4.3%	3.1%
3105	Pawtucketville	3,353	1,223	1,172	2.86	4.2%	3.7%
3106.01	Pawtucketville	5,392	1,942	1,916	2.81	1.3%	1.3%
3106.02	Pawtucketville	5,610	2,284	2,212	2.54	3.2%	1.6%
3107	Acre	4,575	1,593	1,518	3.01	4.7%	3.3%
3108	Acre	2,457	361	345	7.12	4.4%	3.7%
3110	Acre	2,754	1,235	1,208	2.28	2.2%	1.7%
3111	Acre	2,286	636	574	3.98	9.7%	5.2%
3112	L. Highlands	3,374	1,129	1,074	3.14	4.9%	2.9%
3113	Highlands	3,954	1,375	1,317	3.00	4.2%	4.0%
3114	Highlands	5,857	2,500	2,338	2.51	6.5%	6.7%
3115	Highlands	2,908	1,085	1,040	2.80	4.1%	3.6%
3116	Highlands	5,099	1,903	1,862	2.74	2.2%	2.5%
3117	L. Highlands	4,923	1,627	1,556	3.16	4.4%	3.3%
3118	L. Highlands	3,516	1,019	977	3.60	4.1%	2.1%
3119	Back Central	2,666	1,196	1,131	2.36	5.4%	1.8%
3120	Back Central	2,977	1,016	970	3.07	4.5%	2.0%
3121	Sacred Heart	3,112	1,140	1,094	2.84	4.0%	2.1%
3122	Sacred Heart	4,741	1,861	1,747	2.71	6.1%	2.6%
3123	South Lowell	5,023	2,036	1,990	2.52	2.3%	2.2%
3124	L. Belvidere	2,405	978	941	2.56	3.8%	3.0%
3125.01	Belvidere	4,497	1,721	1,665	2.70	3.3%	5.1%
3125.02	Belvidere	3,999	1,672	1,630	2.45	2.5%	2.1%
	City of Lowell	105,167	39,468	37,887	2.78	4.0%	1.8%

Source: US Census Bureau

Table 7-1 displays Lowell's housing statistics by neighborhood and census tract. Excluding the anomaly created by the number of UMass-Lowell dormitories located in tract 3108, Lowell's largest households are concentrated in the inner-city neighborhoods, with the outer neighborhoods generally having fewer persons per household. High vacancy rates are found in the portion of the Acre currently undergoing Urban Renewal and Revitalization under the Acre Plan, the Middlesex Village area of the Highlands where a large number of multi-family rental housing can be found and tract 3122 in the Sacred Heart neighborhood where the Julian Steele housing complex is located. The lowest vacancy rates are found in the areas of Pawtucketville, Belvidere, and the Highlands which are dominated by owner-occupied single-family homes.

## 7.1 AGE OF HOUSING STOCK

Nearly 50 percent of Lowell's 2000 housing stock was constructed before 1940. New housing construction from 1990 to 2000 accounted for only 1.8% of Lowell's housing stock in 2000. New housing construction during this period was concentrated in Pawtucketville and portions of the Highlands. The majority of the remaining developable land in the City lies in Pawtucketville. After a virtual stagnation of the market in the early 1990s Recession, new residential construction has increased slightly but has yet to return to the levels of the 1980s.

**Table 7-2**  
**Year Housing Structure Built**

<b>Year Built</b>	<b>Total Units</b>	<b>Percentage</b>
1990 to 2000	762	1.8
1980 to 1989	6072	14.8
1970 to 1979	4,784	11.7
1960 to 1969	3,914	9.5
1950 to 1959	4,103	10.0
1940 to 1949	2,147	5.2
Before 1940	19,282	46.9

Source: Census of Housing

**Table 7-3**  
**City of Lowell Building Permit Profile**

<b>Year</b>	<b>Permits for New Construction</b>			<b>Total New Residential Units</b>
	<b>Single Family</b>	<b>Two-Family</b>	<b>Multi-Family</b>	
2001	34	11	5	76
2000	84	2	2	106
1999	73	0	1	97
1998	120	3	1	144
1997	53	3	0	59
1996	29	2	0	33
1995	52	3	0	58
1994	41	9	1	63
1993	45	1	0	47
1992	60	3	0	66
1991	42	1	0	44
1990	36	4	0	44

Source: City of Lowell Inspectional Services Department

## 7.2 HOUSING MARKET CONDITIONS

The housing market in Lowell mirrors the tight market throughout the Commonwealth. After a sharp decline during the recession of the 1990s, both housing prices and the number of home sales have increased dramatically in the past few years. This increase in home prices and a strong market have helped many residents who own existing homes increase their personal wealth, consolidate debts, and benefit from the profitable sales of property that has been owned as a long-term investment. The booming real estate market has also been a source of economic development for the city as investors and developers, who had preferred to work in suburban settings have returned to the City over the past five years. The increased sale prices also reflect an influx of new residents with greater purchasing power that may ultimately benefit Lowell's neighborhoods and businesses.

However, the rising housing costs have a downside as well. Although the cost of buying a home remains reasonable in certain sections of Lowell compared to the surrounding suburbs located along the Interstate 495 corridor, the poverty and low-income rates keep home buying out of reach for many residents.

**Table 7-4**  
**City of Lowell Median Home Sale Prices**

<b>Year</b>	<b>Months</b>	<b>1-Family</b>	<b>Condo</b>	<b>All Sales</b>
2001	Jan - Nov	169,500	104,450	150,000
2000	Jan - Dec	140,000	85,000	125,000
1999	Jan - Dec	122,250	68,950	105,000
1998	Jan - Dec	110,000	58,000	92,950
1997	Jan - Dec	89,000	43,000	73,000
1996	Jan - Dec	85,000	36,000	63,000
1995	Jan - Dec	80,000	34,000	55,000
1994	Jan - Dec	78,250	27,800	47,000
1993	Jan - Dec	77,650	25,800	50,000
1992	Jan - Dec	85,000	38,175	65,000
1991	Jan - Dec	98,125	51,900	82,500
1990	Jan - Dec	110,000	85,500	106,000
1989	Jan - Dec	125,000	99,900	115,000
1988	Jan - Dec	126,750	94,000	115,000

Source: Banker & Tradesman

**Table 7-5**  
**City of Lowell Home Sales**

<b>Year</b>	<b>Months</b>	<b>1-Family</b>	<b>Condo</b>	<b>All Sales</b>
2001	Jan - Nov	537	396	1,535
2000	Jan - Dec	606	491	1,808

1999	Jan - Dec	698	442	1,767
1998	Jan - Dec	698	326	1,576
1997	Jan - Dec	645	282	1,462
1996	Jan - Dec	609	265	1,346
1995	Jan - Dec	554	291	1,355
1994	Jan - Dec	528	237	1,226
1993	Jan - Dec	479	193	1,088
1992	Jan - Dec	368	184	915
1991	Jan - Dec	328	140	734
1990	Jan - Dec	332	155	754
1989	Jan - Dec	358	316	979
1988	Jan - Dec	382	406	1,482

Source: Banker & Tradesman

The cost of renting an apartment has also skyrocketed as the city-wide rental vacancy rate of 1.8% limits supply. The average cost of renting a two bedroom home in Lowell during the period Dec, 1998 – May 1999 was \$714 not including utilities, as reported in the City's 2000 Consolidated Plan. These costs have increased by approximately 10 -15 percent since the 1999. The Lowell Housing Authority has commented that 10 -15% of recent Section 8 and voucher recipients are unable to find apartments within the HUD Fair Market Rate structures. Table 7-6 below shows rental rates reported by the Lowell Housing Authority as of January 2001. Figures do not include utilities except as noted.

**Table 7-6**  
**Rental Rates & HUD Fair Market Rents**

Unit size	Rental Rates			2001 Maximum Fair Market Rent**		
	1999	2001	Percent Change	Section 8	State MRVP	Voucher Payment
1 Bed -Old	\$558	\$689	12.3%	659	511	725
1 Bed-New	\$624	\$810*	13%	659	511	725
2 Bed-Old	\$714	\$786	11%	796	600	876
2 Bed-New	\$699	1045*	15%	796	600	876
3 Bed	\$739	\$908	12.2%	997	696	1097
4 Bed	\$866	\$1221	14%	1115	818	1227
5 Bed	\$900	\$957	10.6%	1282	947	1410

\*includes heat \*\*includes utilities

Source: US Department of Housing and Urban Development

### 7.3 HOUSING AFFORDABILITY

Household incomes have failed to keep pace with the increases in housing costs in the Lowell area, causing a decrease in housing affordability. These trends mirror those in the Commonwealth as a whole. The lack of affordable housing options is particularly detrimental to those families with low and moderate incomes.

**Tables 7-7**  
**Rental Housing Affordability**

Location	Number of Renter Households		
	1990	2000	Percent Change, 1990-2000
Massachusetts	914,752	935,843	2.30%
Lowell, MA-NH PMSA	34,246	31,523	-7.95%

2001 Family Income						
Location	2001 Estimated Median Family Income (HUD)		Maximum Affordable Monthly Housing Cost by % of Family AMI			
	Annual	Monthly	30%	50%	80%	100%
Massachusetts	\$65,200	\$5,433	\$489	\$815	\$1,305	\$1,630
Lowell, MA-NH PMSA	\$72,300	\$6,025	\$542	\$904	\$1,446	\$1,808

2001 Fair Market Rents by Number of Bedrooms				
Location	Zero	One	Two	Three
Massachusetts	\$710	\$827	\$1,033	\$1,292
Lowell, MA-NH PMSA	\$548	\$708	\$855	\$1,071

Income Needed to Afford FMR								
Location	Amount				Percent of Family AMI			
	Zero Bedrooms	One Bedroom	Two Bedrooms	Three Bedrooms	Zero Bedrooms	One Bedroom	Two Bedrooms	Three Bedrooms
Massachusetts	\$28,411	\$33,087	\$41,315	\$51,695	44%	51%	63%	79%
Lowell, MA-NH PMSA	\$21,920	\$28,320	\$34,200	\$42,840	30%	39%	47%	59%

Housing Wage								
Location	Hourly Wage to Afford FMR (40 hrs/wk)				% of Minimum Wage (\$6.75/hr)			
	Zero Bedrooms	One Bedroom	Two Bedrooms	Three Bedrooms	Zero Bedrooms	One Bedroom	Two Bedrooms	Three Bedrooms
Massachusetts	\$13.65	\$15.90	\$19.86	\$24.85	202%	236%	294%	368%
Lowell, MA-NH PMSA	\$10.54	\$13.62	\$16.44	\$20.60	205%	264%	319%	400%

Location	Work Hours/Week Necessary at Minimum Wage to Afford FMR (MA=\$6.75)				
	Zero Bedroom FMR	One Bedroom FMR	Two Bedroom FMR	Three Bedroom FMR	Four Bedroom FMR

Massachusetts	81	94	118	147	173
Lowell, MA-NH PMSA	82	106	128	160	179

- Maximum Affordable Housing Cost represents the generally accepted standard of spending not more than 30% of income on housing costs.
- AMI = Area Median Income (HUD, 2001, trended forward by NLIHC to estimate for 2002).
- FMR = Fair Market Rent (HUD, 2002).

Source: National Low Income Housing Coalition, *Out of Reach*

Although the situation is not as severe as in the Commonwealth as a whole, rental housing in Lowell is becoming too expensive for many households to afford. Locating affordable housing in Lowell is particularly challenging for those with lower incomes compared to the area median incomes. Area incomes also are not keeping pace with the costs of purchasing a home in Lowell or its neighboring towns. With the exceptions of Billerica and Dracut, it is not possible to afford the costs of owning the average single-family home on an average income in any of the towns in the Greater Lowell area.

**Table 7-8**  
**Single-Family Housing Affordability**

City/Town	2000 Population	2000 Median Family Income (CAFI)	2001 Median Single-Family Home Sales Price	2001 Max. Affordable price*	2001 Affordability Gap	2000 Affordability Gap
Lowell	103,458	\$46,740	\$160,000	\$147,774	\$12,226	(\$571)
Billerica	37,609	\$67,135	\$215,000	\$220,754	(\$5,754)	\$5,007
Chelmsford	32,375	\$75,022	\$240,000	\$237,533	\$17,717	\$14,045
Dracut	25,575	\$61,744	\$200,000	\$201,573	(\$1,573)	(\$11,747)
Dunstable	2,236	\$82,843	\$382,400	\$269,573	\$112,827	\$26,068
Groton	7,511	\$75,092	\$303,950	\$229,824	\$74,126	\$78,378
Pepperell	10,098	\$61,588	\$278,950	\$198,647	\$80,303	\$43,036
Tewksbury	27,263	\$70,458	\$252,900	\$232,343	\$20,557	\$8,983
Tyngsboro	8,640	\$65,261	\$251,000	\$202,965	\$48,035	\$46,828
Westford	16,415	\$79,857	\$290,450	\$247,899	\$42,551	\$61,685

\*assumes a 90% mortgage at 2001 interest rates with monthly costs not exceeding 28% of income.

Source: Citizens Housing and Planning Association (Sept. 2001)

## 7.4 SUBSIDIZED AND AFFORDABLE HOUSING

According to the Department of Housing and Community Development's Subsidized Housing Inventory, 12.73 % or 5,130 units of the City's total housing stock of 40,293 units are subsidized to assist low-income residents. In addition, the Lowell Housing Authority and Community Teamwork Inc., a regional affordable housing agency, manage about 1,600 Section 8 rental assistance vouchers. When these vouchers are factored into the subsidized housing units, the total percentage of affordable housing in Lowell increases to 17%. This represents 31% of the total rental units in the City.

Lowell is one of only a handful of communities that exceeds the State's goal of 10% affordability under Chapter 40B. This rate is 75 percent higher than any of the neighboring suburbs in the Lowell PMCA

**Table 7-9**  
**Subsidized Housing for the Cities and Towns that make up the Lowell PMSA**

<b>City/Town</b>	<b>Population</b>	<b>Housing Units</b>	<b>Low-Mod Population</b>	<b>Percent Low-Mod Income</b>	<b>Subsidized Housing</b>	<b>Percent Subsidized</b>	<b>Units for 10% State Goal of Subsidized Housing</b>
Lowell	103458	40293	47997	49.4%	5130	12.73%	5130 (12%)
Dracut	25575	9288	5855	23.1%	283	3.05%	929
Tewksbury	27263	8950	4503	17.3%	393	4.39%	895
Billerica	37609	12005	6713	18.6%	212	1.77%	1201
Chelmsford	32375	11816	5166	16.2%	457	3.87%	1182
Westford	16415	5533	2307	14.4%	120	2.17%	553
Tyngsboro	8640	3032	1879	22.2%	116	3.83%	303
Pepperell	10098	3505	2497	24.5%	117	3.34%	351
Groton	7511	2774	1221	16.7%	93	3.35%	277
Dunstable	2236	737	287	13.1%	0	0.00%	74
<b>Totals</b>	<b>271,180</b>	<b>97,933</b>	<b>78,425</b>		<b>6,921</b>		<b>10,894</b>
Lowell %	38.2%	41.1%	61.2%		74.1%		47.1%

Source: Massachusetts Department of Housing and Community Development

Of the 5,130 total units of subsidized housing in Lowell, 2,178 are located in public housing developments. 587 are reserved for elderly residents and 1002 units are reserved for families. 539 are in State assisted public housing developments that includes the Julian D. Steele with 284 Family units. 1,639 are Federally assisted Public Housing Units.

**Table 7-10**  
**Breakdown of Lowell Subsidized Affordable Housing**

<b>PUBLIC HOUSING</b>	<b>ELDERLY</b>	<b>FAMILY</b>	<b>TOTAL</b>
<b>Lowell Housing Authority (LHA)</b>			
State assisted Public Housing Units	166	373	539
Federally assisted Public Housing Units	818	821	1,639
<b>TOTAL PUBLIC HOUSING UNITS</b>	<b>984</b>	<b>1,194</b>	<b>2,178</b>
<b>OTHER SUBSIDIZED HOUSING UNITS</b>			<b>2,952</b>
<b>TOTAL SUBSIDIZED HOUSING UNITS</b>			<b>5,130</b>
<b>RENTAL ASSISTANCE</b>			
Private Market Rental Assistance Certificates/Vouchers Managed by LHA			970
Rental Assistance Certificates/Vouchers managed by Community Teamwork, Inc. (CTI)			614
<b>TOTAL RENTAL ASSISTANCE UNITS</b>			<b>1,584</b>

Source: Lowell Housing Authority, Community Teamwork, Inc., City of Lowell

There is a correlation between minority/poverty rates and the location of the largest public housing developments comprised of families including the Julian D. Steele (284 units), North Common Village (320 Units) and the George Flanagan Development (166 Units). These projects are, however, located in different Census tracts from one another and not concentrated in any specific geographic areas.

**Table 7 -11**  
**Minority population rates of Lowell public housing**

<b>Development</b>	<b>TYPE</b>	<b>UNITS</b>	<b>White</b>	<b>Hispanic</b>	<b>Black</b>	<b>Asian</b>
JULIAN D. STEELE	FAMILY	284	25%	60%	5%	10%
<b>ELDERLY SITES</b>	ELDERLY	63				
LAKEVIEW AVE.		-				
PLEASANT STREET		-				
HALE STREET		-				
FR. MORRISSETTE MANOR	ELDERLY	57				
ARCHIE KENEFICK MANOR	ELDERLY	42				
LIBERTY STREET	ELDERLY	4				
LANE-LIBERTY-WALKER STTS.	FAMILY	32				
LAGRANGE STRET	FAMILY	10				
705-C (FAMILY)	FAMILY	23				
<b>COMMUNITY RESIDENCES</b>	FAMILY	24				
GARLAND HOUSE		-				
COLONIAL AVENUE		-				
WESTFORD HOUSE		-				
NORTH COMMON VILLAGE	FAMILY	524	20%	60%	5%	15%
GEORGE FLANAGAN DEVELOPMENT	FAMILY	166	35%	40%	10%	15%
BISHOP MARKHAM VILLAGE	ELDERLY	399				
LAWRENCE STREET	ELDERLY	28				
FATHER NORTON MANOR	ELDERLY	112				
DEWEY ARCHAMBAULT TOWERS	ELDERLY	189				
HAROLD HARTWELL COURT	FAMILY	26	15%	65%		20%
FRANCIS GATEHOUSE MILL	ELDERLY	90				
SCATTERED SITES	FAMILY	45				
SCATTERED SITES	FAMILY	60	35%	40%	10%	15%
<b>TOTAL</b>		<b>2178</b>				

Source: Lowell Housing Authority

## 7.5 EXPIRING USE

There are 8 developments with over 500 units of privately-owned, HUD-subsidized multifamily apartments at risk over the next five years because of decisions by owners to terminate HUD subsidy contracts and convert their complexes to unrestricted market rents. These projects were financed with either project-based section 8 contracts that need to be renewed or have use restrictions that would allow owners to convert to market-rate housing at the 20<sup>th</sup> year of their 40 year term. If these affordable units are not retained, rental housing for the low and very low income populations and minorities will certainly experience an adverse impact. A table listing all the housing developments at risk, their status and details follows this discussion.

Several at-risk properties listed below have been remedied by applying Section 8 certificates and other affordable housing subsidies to the expiring units as a means of preserving them. The State Legislature has been considering proposals submitted by Senator Panagiotakos to provide additional funding to address other expiring use projects statewide.

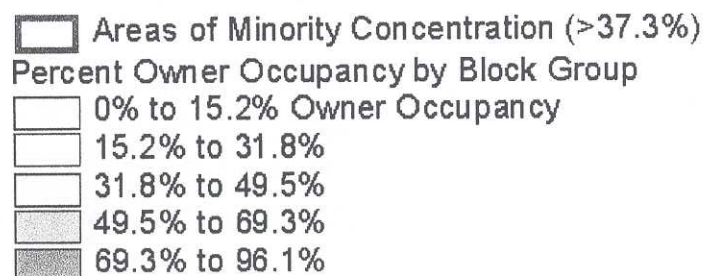
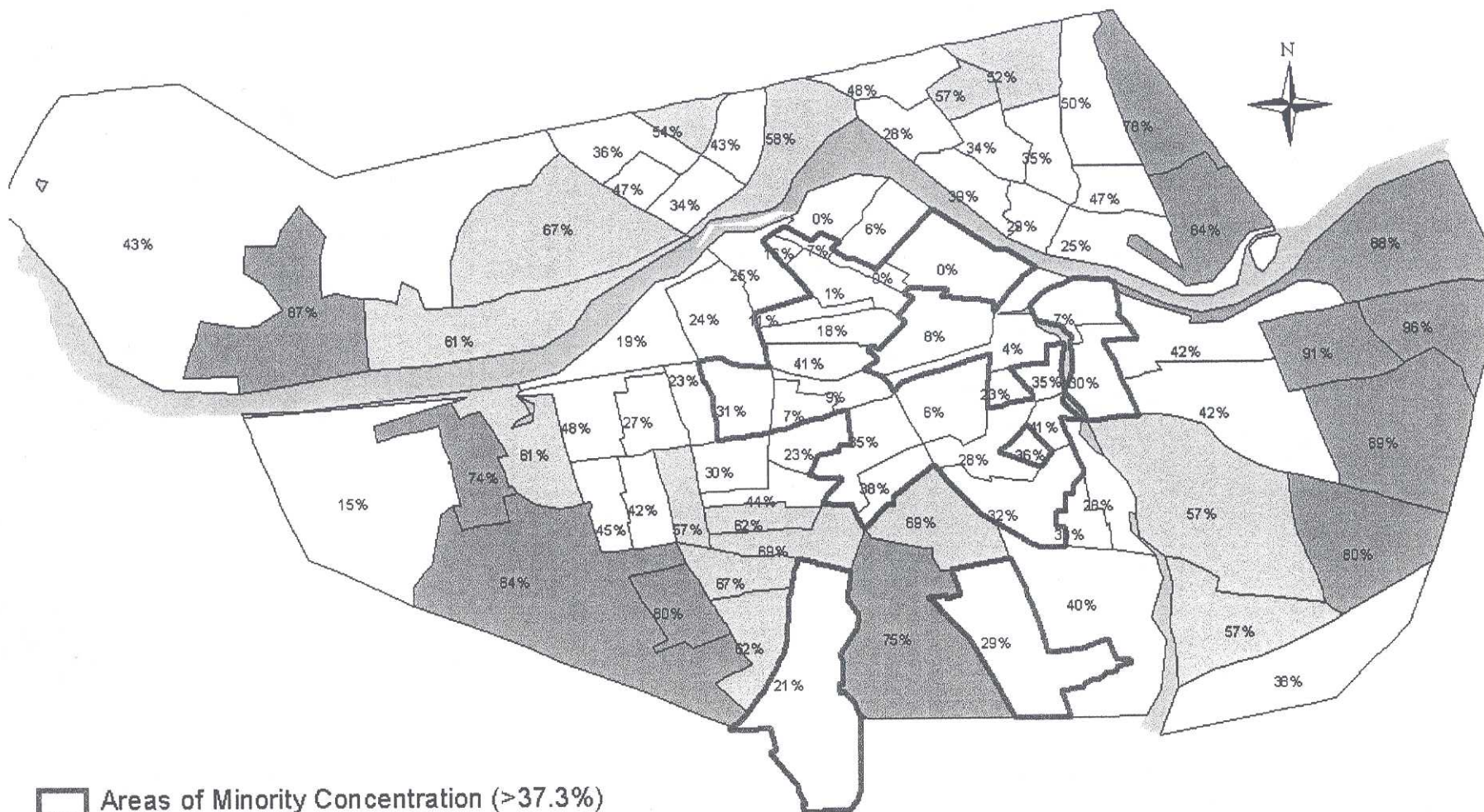


**Table 7-12  
At-Risk Affordable Housing Due to Expiring Use**

<b>Project</b>	<b>Address</b>	<b>Agency</b>	<b>S8 Expire Date</b>	<b>Total Units</b>	<b>Original Total Subsidy Units</b>	<b>Subsidy Units Lost</b>	<b>Subsidy Units at Risk</b>
Archie Kenfick	50 Stackpole Street	State	02-10-20	42	42	0	0
Centennial Island Apts.	576 Lawrence Street		09-15-03	118	117	0	117
First Lowell Rehab	Gorham & Central Sts	HUD	12-31-99	46	46	0	46
Jaycee Hsg for Elderly	Bowers St & Jaycee Pl	HUD		138	138	*8	0
Lord Manor	321 Pawtucket Street	MHFA	03-01-17	94	94	0	0
Lowell Belvidere Hsg	29 Ash/scattered sites		02-09-02	74	70	0	70
Lowell Sun/Fr. John's	73 Market/8 Merrimack		06-22-00	84	84	0	84
Majestic Apts	441-449 Merrimack St	HUD	05-31-00	34	34	0	34
Market Mill	Market & Dutton Sts	MHFA	10-05-21	230	230	0	0
Mazur Park Apts	227-273 Fayette St		03-16-02	50	50	0	50
Northern Canal	Race & Merrimack Sts	HUD	03-31-06	267	200	*0	0
Princeton Village	Princeton Boulevard	HUD		151	151	*45	0
Rogers Hall	196Rogers Street	HUD	07-23-04	61	60	0	0
Southwick Block Apts	70-82 Prescott Street		07-23-01	28	28	0	28
Townhouse of Lowell	16 Middle Street		06-18-99	96	96	0	96
The Wentworth	1-13 Shattuck Street		07-30-00	40	40	0	0
Westminster Vllg Arms	1309-1371 Pawtucket Bl	MHFA	02-28-00	432	432	0	0
	1262-1268 Varnum Ave						
<b>TOTAL</b>				<b>1985</b>	<b>1912</b>	<b>53</b>	<b>525</b>

\* Subsidy units lost offset by other affordable housing assistance

Source: Citizens Housing and Planning Association, 2000

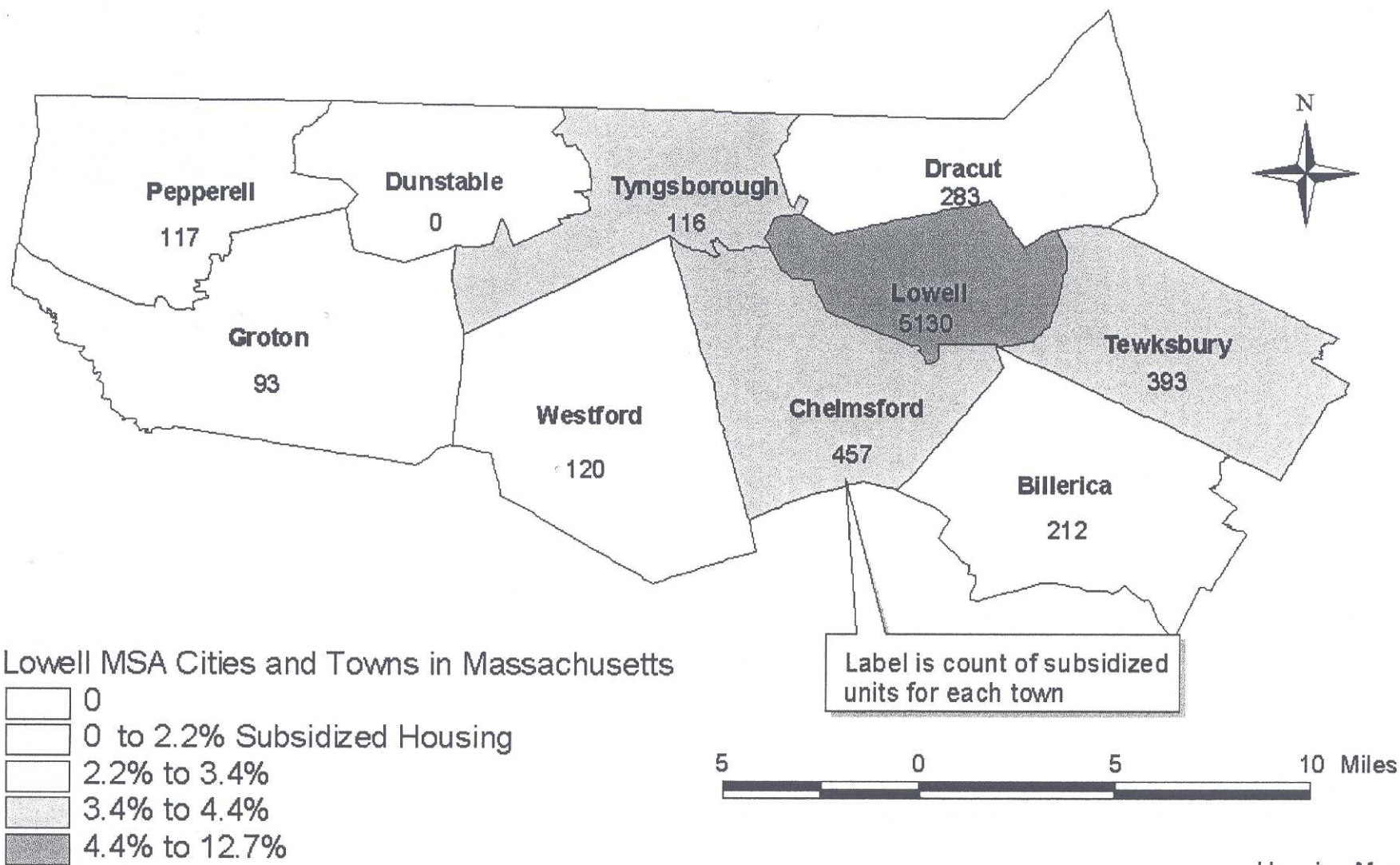


Housing Maps.apr/Map7B



# Homeownership Rates LOWELL COMPREHENSIVE PLAN January 2002 Existing Conditions





# Subsidized Housing in the Region **LOWELL COMPREHENSIVE PLAN** January 2002 Existing Conditions







# Subsidized Housing Development Sites

- 0 - 34 Units
- 35 - 96
- 97 - 189
- 190 - 284
- 285 - 524

## Count of Chapter 40B Subsidized Housing Units by Block Group

- 0 - 1 Units of Subsidized Housing
- 1 - 72
- 73 - 166
- 167 - 286
- 287 - 570 Units of Subsidized Housing
- Water.shp

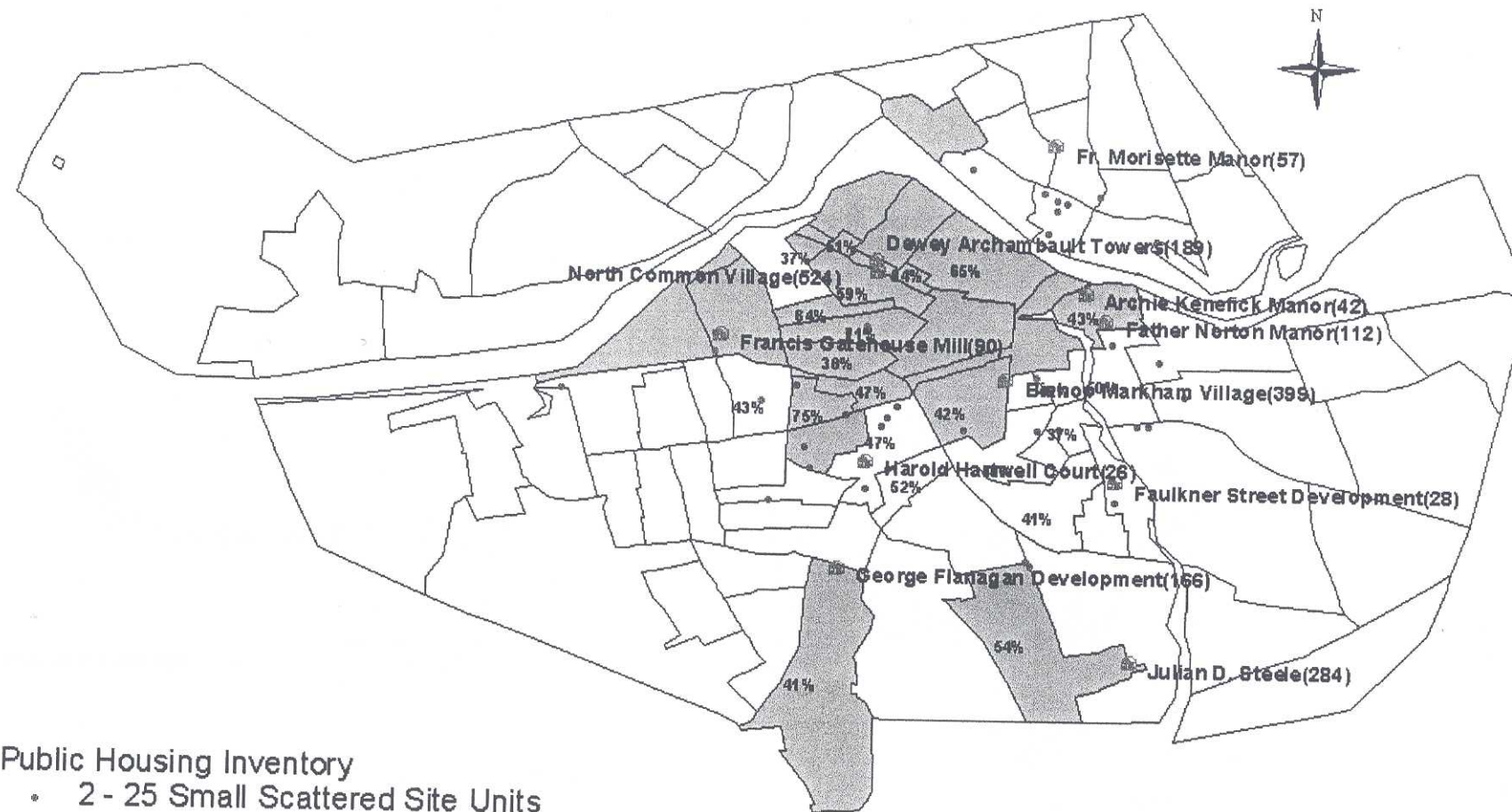


Housing Maps.apr/Map #



## Subsidized Housing LOWELL COMPREHENSIVE PLAN January 2002 Existing Conditions





### Public Housing Inventory

- 2 - 25 Small Scattered Site Units
- 26 - 524 Large Public Housing Sites
- Areas of both Minority and Low-Income Concentration
- Areas of Low/Mod Concentration (GT 66%)
- Areas of Minority and Low-Income Concentration
- Areas of Minority Concentration (BG >37.3%)
- Bg90\_reference.shp

0.8 0 0.8 1.6 Miles

Housing maps.apr



## Public Housing Locations

### LOWELL COMPREHENSIVE PLAN

### January 2002 Existing Conditions





Lowell Belvidere(71)

Mazur Park Apartments(50)

Southwich Block Apts.(28)

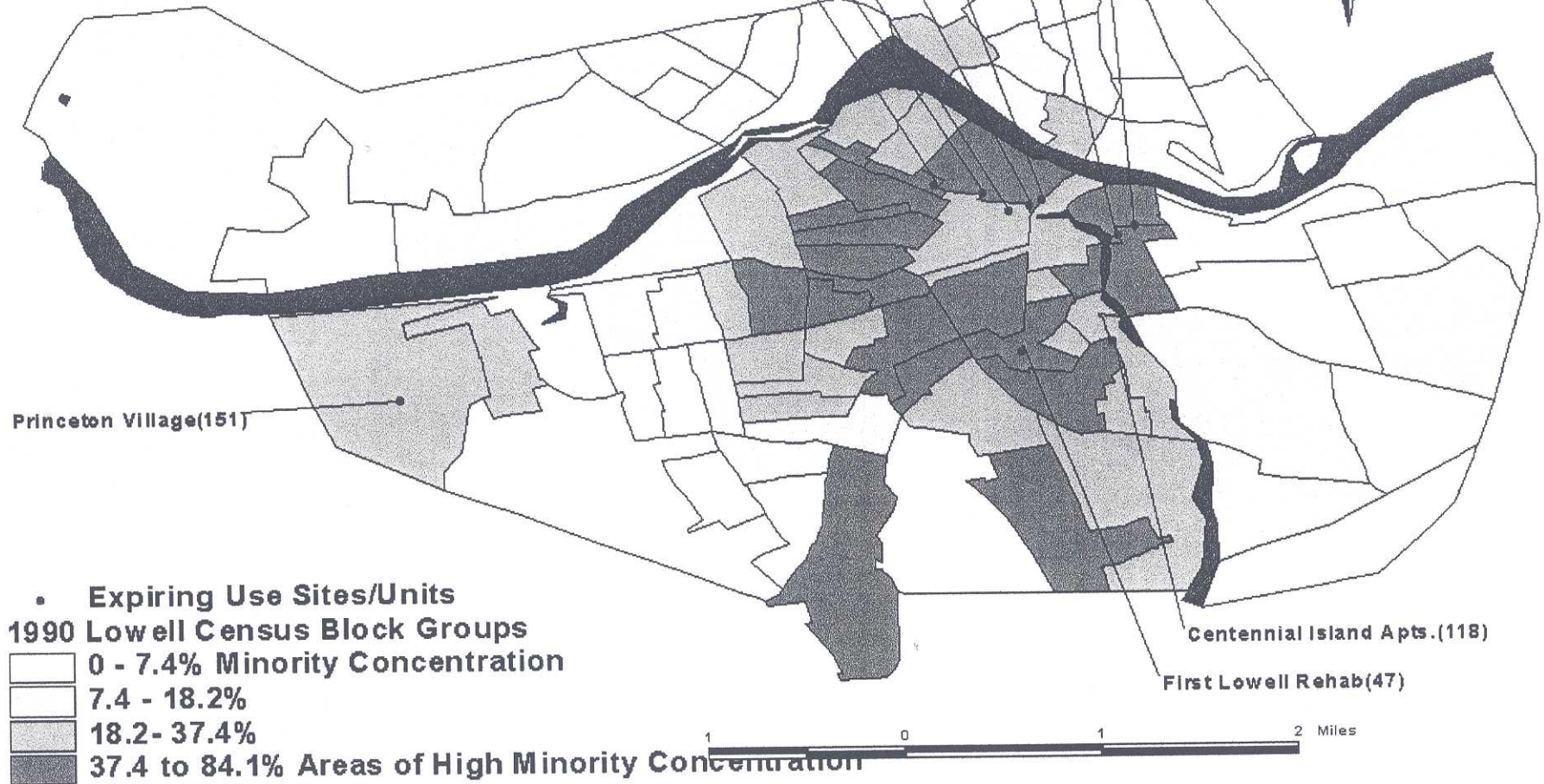
Townhouse of Lowell(96)

Lowell Sun - Father John's(84)

The Wentworth(40)

Majestic Apartments(34)

N



# Expiring Use Sites

## LOWELL COMPREHENSIVE PLAN

### January 2002 Existing Conditions

